Appl. No. 10/807,431
Response dated April 8, 2008
Reply to Notice of Non-Compliant Amd of March 19, 2008

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

     1.   (Original) A computer-implemented method of determining whether to require a user to enter a secret code into an electronic transaction device for completing selected merchant transactions, the method comprising:

     (a)   a user presenting a form of account identification to an electronic transaction device to initiate a transaction;

     (b)   inputting a transaction amount;

     (c)   providing a table that includes a plurality of merchant categories and transaction threshold amounts for each merchant category;

     (d)   obtaining the merchant category for each initiated transaction;

     (e)   comparing the inputted transaction amount to the transaction threshold associated with the merchant; and

     (f)   requiring the use to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant.

     2.   (Original) The method of claim 1 wherein the selected transactions are transactions where the form of account identification is contactless.

     3.   (Original) The method of claim 2 further comprising:

     (g)   automatically routing the transaction to a user's stored value account for debiting of the transaction amount.

     4.   (Original) The method of claim 1 wherein the merchant transactions are debit transactions.

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PATENT

5.   (Original) The method of claim 1 wherein the secret code is a PIN.

6.   (Original) The method of claim 1 wherein the form of account identification is a physical contactless device.

7.   (Original) The method of claim 1 wherein the form of account identification is a magnetic stripe card.

8.   (Original) The method of claim 1 wherein the form of account identification is biometric data.

9.   (Original) The method of claim 1 wherein the merchant categories are defined by SIC codes.

10.   (Original) The method of claim 1 wherein the merchant categories are defined by merchant category codes.

11.   (Original) A computer-implemented apparatus for determining whether to require a user to enter a secret code into an electronic transaction device for completing selected merchant transactions, the apparatus comprising:

(a)   means for presenting a form of account identification to an electronic transaction device to initiate a transaction;

(b)   means for inputting a transaction amount;

(c)   a table that includes a plurality of merchant categories and transaction threshold amounts for each merchant category;

(d)   means for obtaining the merchant category for each initiated transaction;

(e)   means for comprising the inputted transaction amount to the transaction threshold associate with the merchant; and

(f)   means for requiring the user to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant.

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PATENT

12.   (Original) The apparatus of claim 11 wherein the selected transactions are transactions where the form of account identification is contactless.

13.   (Original) The apparatus of claim 12 further comprising:

(g)   automatically routing the transaction to a user's stored value account for debiting of the transaction amount.

14.   (Original) The apparatus of claim 11 wherein the merchant transactions are debit transactions.

15.   (Original) The apparatus of claim 11 wherein the secret code is a PIN.

16.   (Original) The apparatus of claim 11 wherein the form of account identification is a physical contactless device.

17.   (Original) The apparatus of claim 11 wherein the form of account identification is a magnetic stripe card.

18.   (Original) The apparatus of claim 11 wherein the form of account identification is a biometric data.

19.   (Original) The apparatus of claim 11 wherein the merchant categories are defined by SIC codes.

20.   (Original) The apparatus of claim 11 wherein the merchant categories are defined by merchant category codes.

Claims 21-42 (canceled).